

TRUSTFUND PENSIONS

NEWSLETTER

October, 2020. Volume 10, Issue 17



INSIDE THIS ISSUE

COMPANY NEWS	1
INDUSTRY NEWS	5
INVESTMENT NEWS	6
KNOW YOUR FOREX	8
SPORTS	10
HEALTHY LIVING	11
FOODIES	12
FASHION	14
JOKES	16
SOURCES	17

REMEMBER



Use
Sanitizer



Wear
Facemask



Wash your
Hands



Keep Social
Distance



Wear
Gloves

TRUSTFUND PENSIONS CREATES SAFETY AWARENESS ON COVID-19 THROUGH INSTAGRAM CHALLENGE



The Company conducted an awareness Instagram Challenge - #trustfundstaysafeatwork to highlight the challenges posed by the COVID-19 pandemic.

The Challenge, which began on Monday, 21st September 2020, focused on sensitizing the public on how they can ensure a Covid-19 free work environment. Participants were required to make a creative one-minute video, showing how they stay safe at work and curb the spread of the virus. Entries had to be engaging, creative and educative.

19 participants contested for cash prizes of N40,000.00, N30,000.00 and N20,000.00 being prizes for 1st, 2nd and 3rd positions respectively. Only entries with the most likes and engagements were chosen as winners.

The Instagram Challenge ended on Wednesday, 30th September 2020 with Apochi Janet (Instagram handle @itz_teenaj) emerging as the winner, Michael Saviour (Instagram handle @brizzaviour) came 2nd, while EdebeatuTobechukwu (Instagram handle @manlike_tobzy) bagged the 3rd place prize.

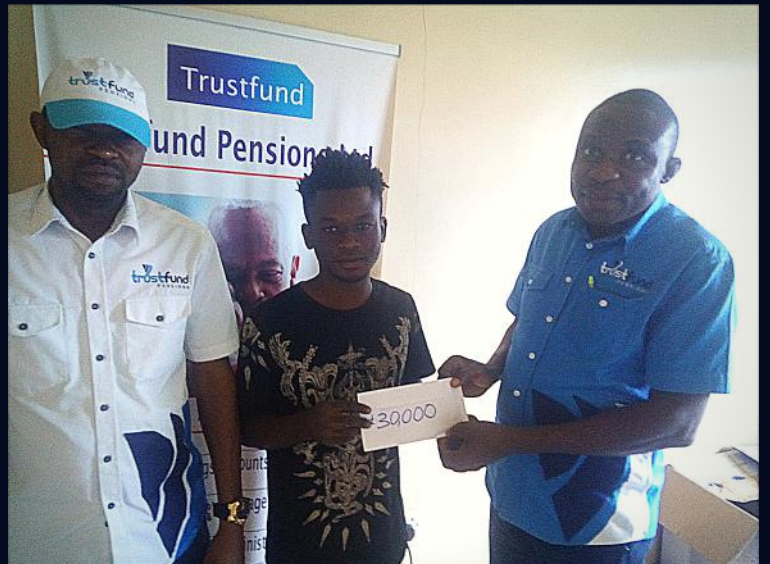
The Company also organised a 5-Weekend Instagram Giveaway which involved quizzes, puzzles and trivia. Winners in each segment were given N1, 000.00 worth of airtime each.

PHOTO SPEAKS



L-R: Jang Ezekiel, Customer Support Officer (CSO); Khayran-Yunusa Osen Aliu, Business Manager , Jos Branch; Janet Apochi, Winner, Stay Safe at Work Challenge; Susan Egwoba, Business Executive and Nungji David, Business Executive during the presentation of forty thousand naira cash prize to the winner .

L-R: Michael Saviour, 2nd place winner, Stay Safe at Work Challenge receiving his N30,000.00 cash prize from Ameer Iorember, Business Manager, Makurdi Branch .



L-R: Bridget Nwosa, Customer Service Officer (CSO) presenting the N20,000 cash prize to Edebeatu Tobechukwu who emerged 3rd place winner of the Stay Safe at Work Challenge recently in Lagos.

THE TRUSTFUND DREAM TEAM



The Company joined the global community to celebrate the 2020 Customer Service Week. The week is an international celebration established in 1984 by the International Customer Service (ICSA), to mark the importance of customer service and those who serve and support customers on a daily basis. The one-week event began on Monday 5th and ended on Friday 9th October 2020 with a lineup of activities.

The opening remarks from the MD/CEO, Mrs Helen Da-Souza were mailed to staff and also posted on the Company's intranet. Customized e-mails were sent to customers as a 'Thank You Note'. The Company hosted a sensitization webinar for customers and a virtual sensitization lecture for staff on the 'Importance of Teamwork'.

The MD/CEO, Mrs. Helen Da-Souza, stated that the year's celebration is particularly unique because of the Covid 19 pandemic. The pandemic changed the service terrain, causing service teams to move from in-house to remote work, demanding longer hours with limited staff and a deluge of anxious customers demanding service physically or electronically which has become the new normal.

She stated that this year's theme - "THE DREAM TEAM", resonates as the Company seeks to efficiently render world class customer support services. Mrs. Da-Souza implored staff to play their roles as Customer Support enthusiasts, while noting that customer satisfaction brings entrenches customer loyalty and results in referrals which are very pivotal to business growth.

**EFFECTIVE
TEAMWORK IS
PARAMOUNT TO
THE GROWTH OF
ANY
ORGANISATION -
TRUSTFUND
PENSIONS**



The major responsibility of employees of the Company should be making the Company profitable. This assertion was made during a virtual sensitization lecture on the Importance Of Teamwork organized by the Customer Support Department (CSD) of the Company during the 2020 global Customer Service Week.

The Deputy Head, CSD, Mr. Joe Chukwujindu, described a Team as a group of people who perform interdependent tasks to work towards accomplishing a common mission or specific objective. He further explained that the purpose of creating teams is to provide a framework for increasing the ability of employees to participate in planning, problem-solving and decision-making to better serve customers.

While highlighting the benefits of effective teamwork for Trustfund Pensions, Mr. Chukwujindu said that with effective teamwork, the Company will achieve greater success through higher efficiency, faster speed, more thoughtful ideas, greater effectiveness and greater sense of accomplishment. He concluded by saying that, "Alone we can do so little, together we can do so much."

PENCOM RECOVERS N17.52BN FROM DEFAULTING EMPLOYERS

The National Pension Commission (PenCom) has recovered N17.52bn from employers who deducted monthly pensions from their workers' monthly salaries but failed to remit to their Retirement Savings Accounts (RSAs) with the respective Pension Fund Administrators (PFAs). This was disclosed in the Commission's 2ndquarter 2020 report released on Friday. The amount consists of principal contribution of N8.89bn and penalty of N8.63bn.

Following the issuance of demand notices to some defaulting employers whose outstanding pension contribution liabilities had been established by the recovery agents, 16 of the affected employers remitted the sum of N261.33m representing principal contribution (N152.79m) and penalty (N108.54m) during the quarter. This remittance brings total recovery from inception to 30th June 2020 to N17.52bn comprising principal contribution of N8.89bn and penalty of N8.63bn."

The Commission added that during the quarter, there were no applications for transfer of contributions from NSITF members. A batch of NSITF lump sum payment applicationstotalling N225,442.72 was however received on behalf of five NSITF members during the quarter ended 30thJune 2020.The applications wereprocessed and the contributions transferred to the respective bank accounts of the applicants.

A cumulative sum of N2.94bn has been paid into the bank accounts of 36,551 NSITF contributors as lump sum/one off payment from inception to 30thJune 2020. The Commission added that it had processed monthly pension payments totalling N62.25m in respect of 3,629 NSITF pensioners. Total pension payments amounted to N4.73bn.

The Commission said it reviewed the request for the payment of attributable income to eligible NSITF members and granted a "no objection" for payment of N2.92bn to 165,954 eligible NSITF members whose NSITF contributions were refunded to their RSAs or bank accounts as at December 2018.

DATA RECAPTURING MANDATORY REQUIREMENT TO CHANGE PFAS —PENCOM

The National Pension Commission has said that any worker who registered under the Contributory Pension Scheme before July 1, 2019, must present evidence of compliance with Data Recapture Exercise (DRE) before he can transfer to another PFA.

It stated that it was important to create awareness as it planned to open the transfer window before the end of the year, which would allow workers to transfer from their Pension Fund Administrators (PFAs).

The Commission said this in a statement on Tuesday titled, 'National Pension Commission press release notice to Retirement Savings Account holders on the mandatory Data Recapture Exercise.'

The DRE was introduced in August 2019 in order to obtain complete, accurate and current data of all RSA holders (both active and retired).Pension Fund Administrators have been directed to obtain the relevant information required for the DRE from RSA holders and the process is still ongoing. A major requirement is the National Identity Number (NIN).

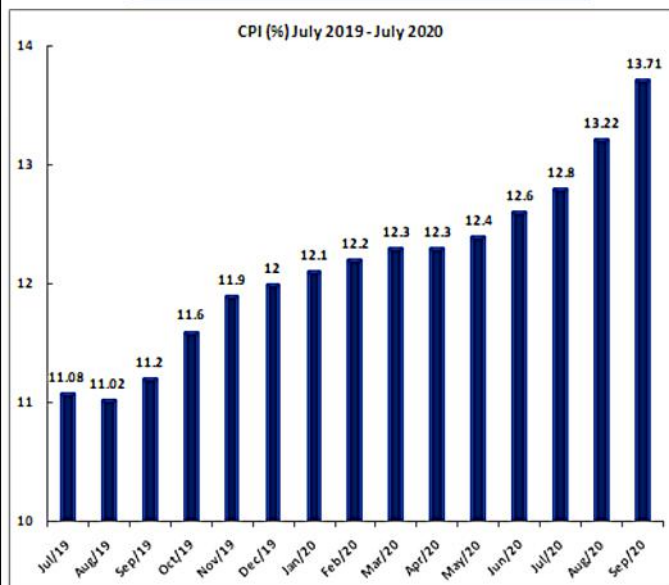
The Commission said it was desirous to ensure that all RSA holders are able to exercise their rights of transferring their RSAs from one PFA to another. To this end, the Commission approved a proposal of the Pension Operators' Association of Nigeria (PenOp) for an industry Shared Service Initiative.The arrangement will enhance efficiency in carrying out the exercise as it would allow an agent to recapture all RSA holders in the same organisation on behalf of all PFAs. The selected agents will also have the ability to carry out NIN registration. The Commission enjoined active RSA holders and retirees to cooperate with these selected agents.

The Commission reiterated its commitment to providing the support required to ensure the success of the DRE.

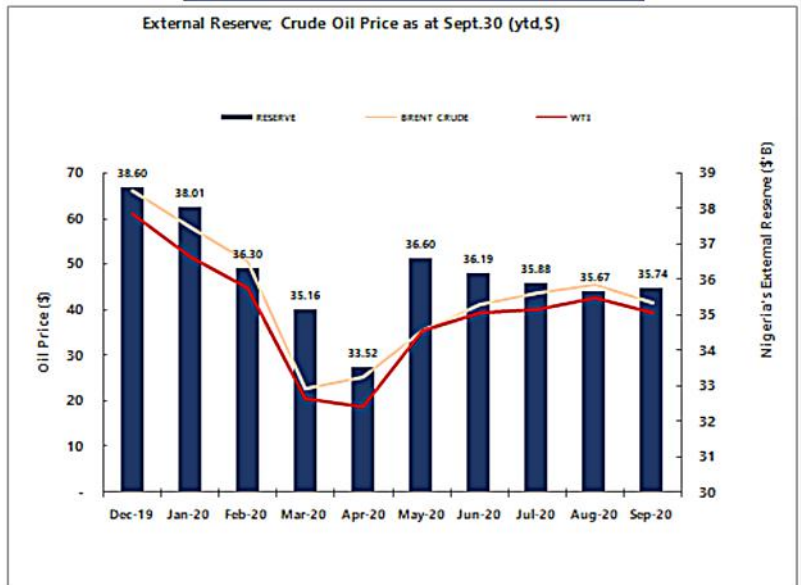
NIGERIAN MACRO REVIEW

Headlines	Previous	Current	%Change	Remarks
Monetary Policy Rate (MPR)	12.50%	11.50%	-1.00%	The central bank cut the Monetary Policy Rate (MPR) by 100bps to 11.5% in September in a bid to accelerate growth in the real sector and shorten the recession period. We expect the central bank to maintain its dovish stance despite the spiking inflation rate.
Inflation	13.22%	13.71%	+0.49% s.	Inflation rate accelerated by 49bps to 13.71% in September, from 13.22% recorded in August. This is mainly attributable to continuous increase in prices of food items and its reflected in the composite food index which increased by 66bps to 16.66% when compared to the previous month's rate. We expect the dollar restrictions, border closures, flood and CBN's dovish stance to continue to push inflation rate northward in the coming months.
External Reserves	\$35.67	\$35.74	+0.19%	Despite the resumption of FX sales by CBN, FX reserves appreciated by 0.19% in September to close at \$35.74 billion supported by the 118% surge in FX inflow for the same period (\$936.2m).
Purchasing Managers Index (points)	48.5 %	46.9 %	-1.60%	The Manufacturing PMI printed lower for the fifth consecutive time as manufacturers continue to struggle amid ongoing foreign exchange shortages (source: Bloomberg/TFP Research)
GDP GROWTH	+1.87%	-6.10%	-7.97%	Despite the 6.1% contraction in Q2:2020 and anticipation of negative GDP growth in the third quarter due to the impact of COVID-19 on the economy and lower petrodollar receipts, we expect slight recovery in Q4 and steady recovery in H1-2021 as the apex bank continues to support growth in the real sector of the economy.

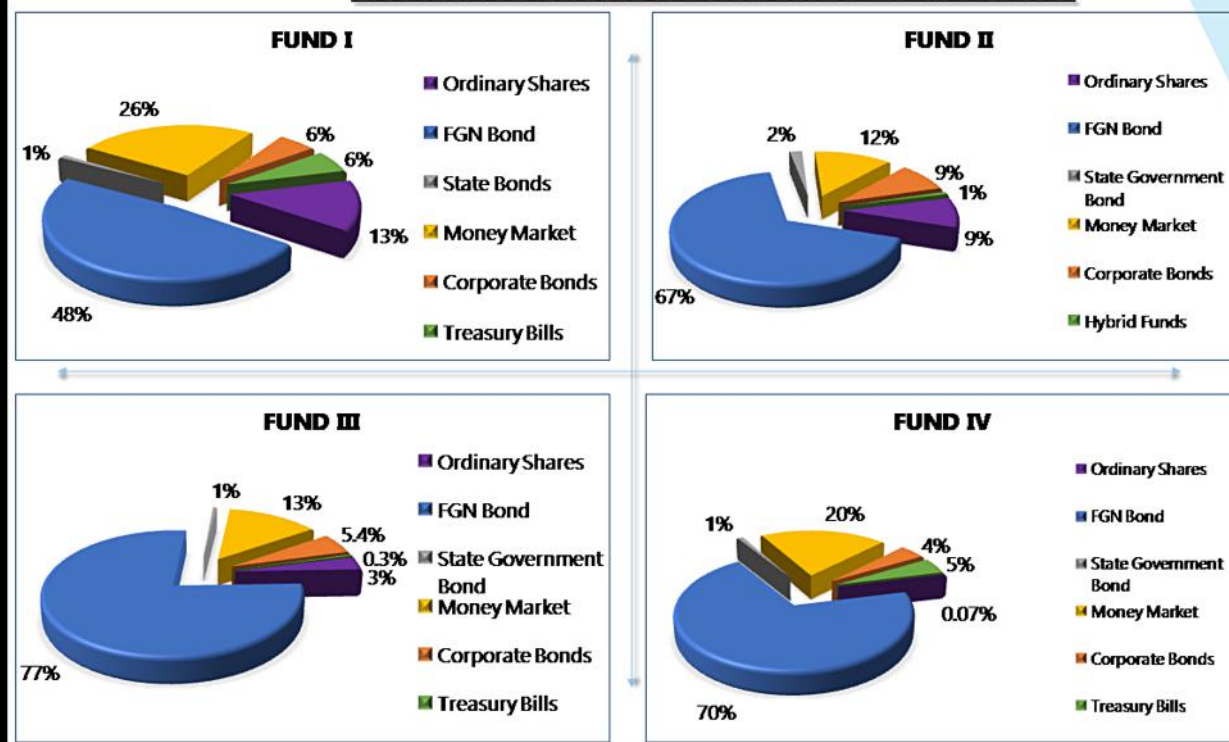
Headline Inflation is expected higher in October



External Reserve declined further in August



ASSET ALLOCATION CHART AS AT SEPTEMBER 2020



INVESTMENT OF PENSION FUNDS IN NIGERIA

A major advantage of the Contributory Pension Scheme (CPS) is that monies remitted into a Retirement Savings Account of an individual is invested by the Pension Fund Administrator (PFA) and income accrued is credited to the RSA.

Investment of pension fund assets is regulated by the National Pension Commission (PenCom) pursuant to Part XII (Sections 85-91) of the Act. Section 85(1) stipulates that all funds shall be invested by the PFA with the objectives of safety and maintenance of fair returns on the amount invested.

The Commission ensures that PFAs make right investment decisions for the benefit of the contributors through the development of investment guidelines. These Guidelines ensure that investment instruments meet the minimum requirements for pension fund investments and that Investment portfolios are diversified to minimize exposure to risk.

Investment instruments are classified into two primary buckets - Variable Income and Fixed Income Assets. Variable income instruments, such as ordinary shares, REITS, mutual funds, exchange traded funds (ETFs), Infrastructure Funds, are traded on an exchange. Fixed Income assets, such as FGN State and Corporate bonds, money market instruments, treasury bills and commercial papers, are instruments that carry a fixed rate of return. Under PenCom Guidelines, FGN bonds that are classified as “Marked to Market” are classified as Variable Income instruments in determining the maximum exposure of the various Funds under Management to the different buckets.

The value ascribed to Variable Income instruments are market driven. Thus, when the markets are strong, these assets perform well and when markets are weak they may under perform. However, each fund is structured in such a way as to mitigate against fluctuations.

Remember that Pension Assets are long term investments. Most fluctuations are short term in nature and unlikely to cause any lasting damage. What should be key to any pension asset manager is the safety of the fund and a return that tracks average inflation to ensure that fund do not lose value.

BEST TIME TO TRADE FOREX IN NIGERIA – PART ONE



Forex market is open 24 hours a day and 5 days in a week. In a way, you could say that it is a market that never sleeps.

For day traders this presents with so many opportunities to place trades or make profits during any time of the day. But, this does not mean that you should trade anytime!

Forex Trading time has been divided into different sessions, and not every time is the best to open or close your trades. There are times during the day when the currency prices are trending but there are quiet hours as well. You need price movement & trends to provide you with opportunities to make profits.

Price action in forex depends on the volume and volatility in the market. In the forex market, volume refers to the number of lots being brought or sold in a particular currency. And volatility refers to the speed at which price moves. You can't make money if there is no price movement visible. The goal here is to pick the most suitable time to trade based on your trading strategy, and get the most out of your trades.

Forex Market Hours in Nigerian time Zone (Trading Sessions)

A global forex market can be split up into three sessions. There are three major forex trading sessions in the world – The Asian Session, European Session and American session. Major financial hubs in the world represent these 3 Trading sessions.

The markets function when these three sessions are in business and, the financial institutions, banks, corporations etc. conduct their major transactions during their time zones. Forex Market Hours are similar to local business hours, i.e. the open time and close time range.

Here's a breakdown of the major trading sessions and their trading hours for Nigerians (Lagos Time):

Trading Session

Asian Session

London Session

New York Session

Nigerian Time (GMT +1)

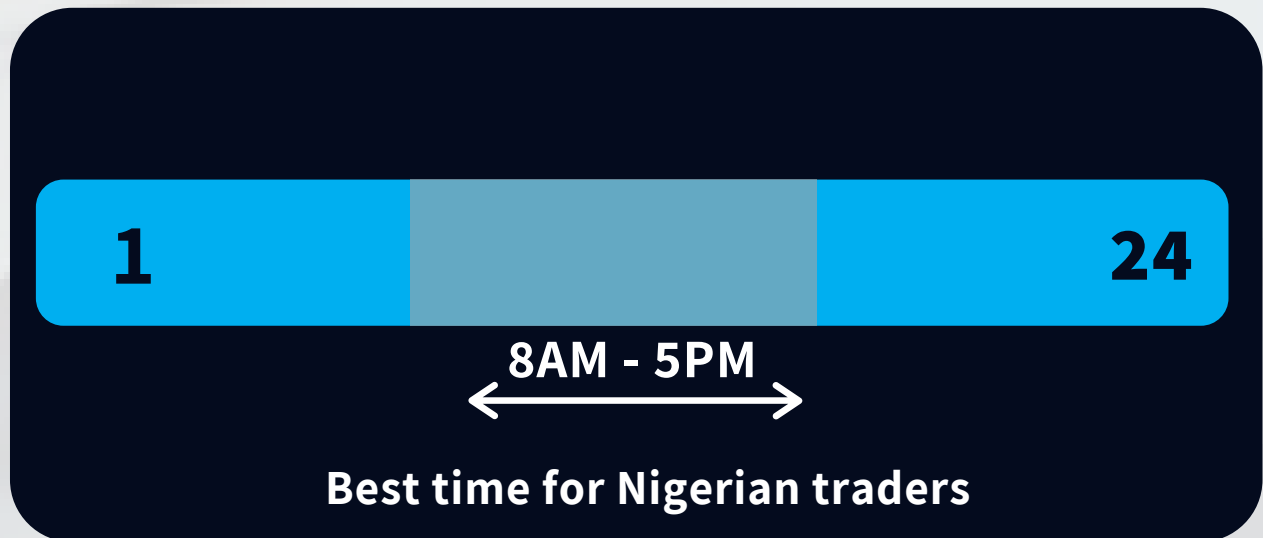
12:00 AM to 09:00 AM

08:00 AM to 05:00 PM

02:00 PM to 11:00 PM

In many cases there is overlapping of 2 Trading sessions generally during the closing of one session & the opening of the other.

For example: The London Session is opened from 9:00 AM to 5:00 PM (Nigerian time) while the New York Session opens at 2:00 PM. In view of the foregoing, the New York session opens while the London session is in progress. This connotes a three hour trading overlap between the New York and London Sessions.



When two sessions are simultaneously open & overlap, there are even higher volumes generated. This is because participants from both time zones are placing buy/sell orders. Hence the changes in price are visible in the market during sessions with high trading volumes. There are times when trading sessions between Tokyo, London and New York overlap, and volume spikes are visible during these times since traders from both the time zones are active during those hours.



ROHR UNVEIL 24-MAN EAGLES SQUAD FOR 2021 AFCON QUALIFIERS VS SIERRA LEONE



Victor Osimhen, Daniel Akpeyi and Joe Aribo have returned to the Super Eagles following the announcement of the 24-man squad for next month's 2021 AFCON qualifiers against Sierra Leone. The names of the invited players were published on the NFF's verified Twitter handle on Thursday. Also making a return to the Eagles are Oghenekaro Etebo and Club Brugge forward Emmanuel Dennis.

There is a first call-up for 26-year-old Switzerland-born goalkeeper Sebastian Osigwe who plays for FC Lugano in the Swiss top flight. Osimhen missed the Eagles' friendly games against Algeria and Tunisia in Austria due to coronavirus issues at Napoli. The trio of Etebo, Aribo and Akpeyi were all absent against the north Africans due to injury.

CSKA Moscow winger Chidera Ejuke, Midtjylland's Frank Onyeka and Kevin Akpoguma of Hoffenheim were part of the invited players. However, Genk striker Cyriel Dessers, who made his Super Eagles debut against Tunisia, did not make the list.

Other players invited for the double-header against Sierra Leone are Maduka Okoye, William Troost-Ekong, Kenneth Omeruo, Leon Balogun, Semi Ajayi, Chidozie Awaziem, Zaidu Sanusi, Ola Aina and Jamilu Collins. Also listed are Tyronne Ebuehi, Ahmed Musa, Moses Simon, Alex Iwobi, Kelechi Iheanacho and Samuel Chukwueze.

Meanwhile, seven players have been put on standby. The players are Francis Uzoho, Samson Tijani, Kelechi Nwakali, Shehu Abdullahi, Paul Onuachu, Ramon Azeez and Ikechukwu Ezenwa. Uzoho only recently returned to action after being out with injury and was in goal for Apoel Nicosia in the Cyprus Cup on Wednesday.

MAINTAINING A HEALTHY LIFESTYLE

Physical fitness is not the sole basis of being healthy; being healthy means being mentally and emotionally fit. Being healthy should be part of your overall lifestyle. Living a healthy lifestyle can help prevent chronic diseases and long-term illnesses. Feeling good about yourself and taking care of your health are important for your self-esteem and self-image. Maintain a healthy lifestyle by doing what is right for your body.

If you want to be a well-rounded, healthy individual, here are a couple of staying healthy tips that may help you do just that:



Maintain a Regular Exercise Routine

No, you do not have to force yourself into intense workouts at the gym but you need to keep as active as possible. You can stick to easy floor exercises, swimming, walking, or simply keep yourself moving by doing some household chores. Do what your body allows you to do. What is important is that you continue exercising. Give at least twenty to thirty minutes a day to exercise at least three to five times a week. Have a routine; see to it that you have enough physical activity each day.

Be Conscious in Your Diet

To maintain a healthy lifestyle, you need to keep eating healthy. Add more fruits and vegetables in your diet and eat less carbohydrates, high sodium and unhealthy fat. Avoid eating junk food and sweets. Avoid skipping a meal—this will only make your body crave more food the moment you resume eating. Remember to burn more calories than you eat.

Engage in the Things You Are Passionate About

Every now and then, to keep the stress and the demands of life from taking over, take a break to do something you love doing.

Surround Yourself With Positive Energy

In order to have a sound mental and emotional state, you must surround yourself with positive energy. Yes, not all problems can be avoided. But it helps to face such obstacles with an optimist outlook. Surround yourself with encouraging friends and people that will provide you with constructive criticism every once in a while to help you improve. Make it a habit to always look at the brighter side of life. Even if you find yourself in the worst situation, there is always an upside to it—something good and positive. Dwell on these things instead.

5 NIGERIAN RECIPES EVERYONE NEEDS TO TRY

It's more than just jollof rice.

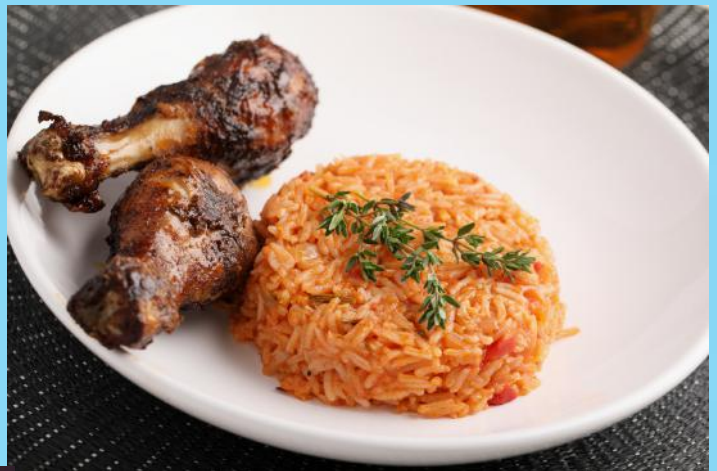
Consisting of delicious stews, starchy vegetables, and aromatic spices all around, Nigerian cuisine is home to some of the tastiest savory flavors in the world.

Whether you're looking to cook more this season, are curious about West African dishes, or simply want a break from your usual weeknight dinner routine, you'll want to read this primer on Nigerian food. From Jollof rice and pounded yams, to pepper soup and beef stew, here are the classic Nigerian dishes every aspiring home chef needs to try.

JOLLOF RICE

What is it? Rice made with tomatoes, onions, scotch bonnets, and chili peppers. There are endless variations on this recipe, but those five ingredients are usual constants.

No list of Nigerian foods can be complete without a mention of Jollof rice. It's a party dish brought out at celebrations (popularly known as party-jollof rice) a signature regional dish, and the recipe with which many West African communities — and countries — like to stir up friendly rivalries.



POUNDED YAM

What is it? Yams that have been crushed or stirred to a creamy, dough-like consistency. Pounded yams are considered as fufu (a kind of starchy side dish) usually served with a stew or efo. One could compare pounded yams to mashed potatoes, but that'd be doing a disservice to the magically pull-apart dough-like texture attained by this dish. With the advent of recent technology, you don't need a mortar and pestle to cook pounded yams — you can make them with a hand mixer, a blender, or yam flour (pando yam).

PEPPER SOUP

What is it? Light and spicy soup traditionally made with goat meat, but often with fish or other meat, as well as herbs and Nigerian spices. Pepper soup is West Africa's version of chicken soup (many Nigerian grocery stores even carry instant Peppersoup cubes!) and is known for its comforting, restorative, and universally



delicious powers. While it has dozens of variations, no recipe is complete without its classic seasoning mix made up of spices like ataiko (Alligator pepper), uda, and gbafilo. You can buy a ready-made spice mix online, or you can make your own with non-Nigerian ingredients.

EFO RIRO

What is it? A rich spinach stew usually made with spinach, scotch bonnets, and red bell peppers. "Efo Riro," which roughly translates to "stirred leafy vegetable," can be made with your meat or fish of choice, and traditionally attains its layered flavor from iru (locust bean) and ground crayfish. This recipe, as with many West African recipes, calls for palm oil, a crop that is native to the region. If, for whatever reason, you'd like to use something else, you can try substituting with a different vegetable oil. The recipe will still come together, but the taste will be different.



AKARA

Usually served as a breakfast food or snack and made with black eyed peas, these fritters are crunchy, spicy, and perfect alone or with a dipping sauce.

NIGERIA @ 60: EVOLUTION OF NIGERIAN FASHION TRENDS SINCE INDEPENDENCE



To talk about the evolution of fashion in Nigeria is to highlight the beauty in its diverse, multicultural identity. The Nigerian fashion terrain is unique because each cultural sect has clung to its version of traditional beauty and style in spite of the recesses from colonialism and the heavy influence of Westernization. The Yoruba woman is easily identified in her iro, buba, gele and ipele. The Igbo woman decks herself in her wrapper and blouse, head tie and beads. Some trends have been popular across all cultural groups even though the respective wearers interpret it in their own peculiar styles, taking their cues from the Lagosians as Lagos has always been and still is the metropolitan hub of the country and the melting pot of all Nigerian cultures, fads and trends.

Like in most societies, fashion is greatly influenced by the social and political events of the time or era. Nigeria's independence in 1960 was no exception as the common fashion of that time was still largely impacted by colonialism. Social class was a pervading theory which included the elite class of wealthy, educated Nigerians who could afford international pedigrees, the middle class of averagely educated Nigerians who had no tertiary education as most universities did not exist at the time and the typical uneducated Nigerian. The common trend of the 60's was long dresses, hats and Mary Quaint-inspired miniskirts, as imitated by the elites. This trickled into mainstream fashion and youngsters of all classes interpreted the styles as they saw fit. The 'Afro' was also a major rave in that era rocked by both sexes. The men favored boot-legged trousers, tight-fitting, open-necked shirts and loud prints.

This trend continued well into the 70's until the Oleku boom. The trend was said to have been inspired by a movie of the same name but that movie did not surface until Tunde Kehlani's 1997 romance flick, two decades later.

It is more accurate to attribute the innovation to the eccentricity of the Lagos women who were adept at taking a bit of western designs and fusing them with traditional fabrics and styles. So was the era of mix-and-match.

The Oleku style comprised of a baggy-sleeved buba worn over a wrapper (iro) that stopped anywhere from a little above the knees to mid-thigh. At this time, Nigerians were more confident to wear traditional styles or to appear traditionally inclined. This was perhaps due to the fact that self-rule provided a sense of belonging or identity that was starting to reflect in all aspects of society. In 1971, renowned Nigerian

musician and the pioneer of Afrobeats, Fela Anikulapo Kuti titled “Gentleman”. Fela ridiculed Nigerians who rejected their nativity when they became successful, and only wore English suits, acting as though they were better than everyone else. He proudly declares, “I no be gentleman at all-o, I be Africa man, original” speaking of those who had inferiority complexes about their non-Western cultures and as a result, lost their roots.



The Nigerian economy was dealt a fatal blow in the 80's and fashion helplessly became a mirror of Western styles. Jerry curls, perms, baggy suits, maxi skirts and big jewelry. This led well into the 90's where the patterns totally conformed to foreign influences in a bid to make up for what was wrongly assumed to be lacking.

Retro trends, jeans, Capri pants, colors, fitted tank tops, dresses, makeup and such. Those who could not afford the influx of foreign clothes made do with 'bend down select', the cheaper option of used, imported clothes. Ankara fabrics also known as African prints were also making a grand appearance at this time. Derived from Indonesian manufacturing techniques and employing African motifs and designs, the fabric became a nationwide symbol. It was quickly adopted and used by all and sundry as a canvas and as a collective identity.

Six decades after independence, Nigeria is finding its way back to a solid, rich heritage. Designers like Deola Sagoe with her lace and Aso Oke, Maki Oh with her Adire, Duro Olowu with his wild African prints and several others have taken Nigeria to the global scene, made tremendous impact and given the country more than enough to be proud of.

The average Nigerian can relate to culturally inspired pieces and though we are yet to bridge the gap of accessibility or affordability, we have indeed come a long way. The growth of the fashion industry has been painstakingly gradual and deliberate but it has also been rewarding and expository. Now that the world is blending its peoples, races and cultures, Nigeria is finding a voice and a place and reasserting its identity as a country.

Coronavirus and Quarantine Jokes to Retrain Your Face to Smile

Humor is essential, even — or especially — in tough times. Shared laughter gives us strength in adversity and can help us feel a bit more in control when the future looks uncertain. Most important, funny jokes — even funny coronavirus and quarantine jokes — bring us together and help us to feel connected, one pandemic quarantine pod to another. And laughter literally makes us stronger.

So, while we all obviously continue to take COVID-19 very seriously, and follow the recommendations from the CDC and the WHO, we also need to laugh and to have a few moments in the day that feel lighter. A few pandemic jokes might just take your mind off the apocalypse-adjacent state of the world and serve as a reminder that there's always something, however small, to smile about.

Funniest Coronavirus Jokes

1. Why do they call it the novel coronavirus? It's a long story....
2. You know what they're saying about 2020. It went viral faster than anyone thought it would.
3. What's the best way to avoid touching your face? A glass of wine in each hand.
4. Back in my day, you would cough to cover up a fart. Now, with COVID-19, you fart to cover up a cough.
5. Nail salons, hair salons, waxing center and tanning places are closed. It's about to get ugly out there.
6. What should you do if you don't understand a coronavirus joke? Be patient.
7. I'll tell you a coronavirus joke now, but you'll have to wait two weeks to see if you got it.
8. Finland just closed its borders. You know what that means. No one will be crossing the finish line.
9. What do you tell yourself when you wake up late for work and realize you have a fever? Self, I so late.
10. What did the man say to the bartender? I'll have a corona, hold the virus.
11. If there's a baby boom nine months from now, what will happen in 2033? There will be a whole bunch of quaranteens.
12. Did you hear the joke about the germ? Never mind, I don't want to spread it around.



INDUSTRY NEWS

By Nike Popoola. Punch Newspaper. Published; September 26, 2020

By Nike Popoola. Punch Newspaper. Published; October 21, 2020

INVESTMENT NEWS

<https://www.pencom.gov.ng/investment-of-pension-funds-part-1/>

<https://www.pensionbee.com/blog/2018/october/how-the-stock-market-impacts-on-your-pension>

KNOW YOUR FOREX

<https://www.forextrading.ng/best-time-to-trade-forex/>

FOODIE

<https://tasty.co/article/michelleno/classic-nigerians-recipes-for-beginners-jollof>

SPORTS

<https://www.completesports.com>

HEALTHY LIVING

<https://www.foundationforpn.org/living-well/lifestyle/>

FASHION

<https://www.blanckdigital.com/independence-day-special-the-evolution-of-nigerian-fashion-since-1960/>

JOKES

<https://www.fatherly.com/play/best-coronavirus-jokes/>

A PUBLICATION OF TRUSTFUND PENSIONS LIMITED

TRUST IS OUR FOUNDATION



Paschal Bayfau Labour House, Plot 820/ 821, Central Business District, P.M.B. 254, Garki, Abuja, FCT, Nigeria



08178090736, 09- 4628400, 09060001245, 08069778760



www.trustfundpensions.com



-@trustfundpltd

DISCLAIMER:

*The views and opinions expressed in articles in this publication culled from sources **outside** Trustfund Pensions Limited are those of the authors and do **not** reflect the policy or opinion of the Company.*